



Fee Information Document



Name of the account provider: Wallester AS

Account name: Payroll account

Date: This Fee Information Document will take effect on 01.05.2023

- This document informs you about the fees for using the main services linked to the Payroll Account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the Payroll Account which are not listed here. Full information is available in the Pricing section on the Wallester Business Website.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the Payroll account	Until you keep enrollment with at least one payroll company - monthly fee € 0.00; Monthly fee €1 for non-enrolled Payroll Accounts (billed on the first day of each month).
Cards and cash	
Card payment	
Fee per card payment in EUR	€ 0.00
Fee per card payment in other currencies than EUR	VISA Exchange rate applies + 2%
Providing a debit card	
Fee per physical card issue	€ 0.00
Fee per physical card reissue	€ 0.00

<p>Fee per physical card delivery</p> <p>Cash withdrawal</p>	<p style="text-align: right;">Per card € 5.00</p> <p>ATM withdrawal:</p> <ul style="list-style-type: none"> • 2% with min of €2, if within EU, and • 2% in other countries + €2
<p>Other services</p>	
<p>Fee per ATM Balance inquiry</p> <p>Fee per dispute of transaction</p> <p>Fee per available funds refund</p>	<p style="text-align: right;">Per inquiry € 0.50</p> <p style="text-align: right;">Per each disputed transaction € 20.00</p> <p style="text-align: right;">Per each requested refund € 0.00</p>

List of Most Representative Services

(Please note that the full list of the most representative services in Estonia in Estonian language is published on the website of the Financial Supervision Authority of Estonia)

Term	Definition
Maintaining the account	The account provider operates the account for use by the customer.
Providing a debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Providing a credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
Arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
Sending money	The account provider transfers money, on the instruction of the customer, from the customer's account to another account.
Sending money within Estonia (SEPA)	The account provider transfers money from the customer's account pursuant to the customer's instruction to another account; a domestic payment that meets SEPA requirements.
Sending money (SEPA)	The account provider transfers money from the customer's account pursuant to the customer's instruction to another account; the payment where at least one party is outside the Republic of Estonia and where meets SEPA requirements.
Sending money between third countries (non-SEPA)	The account provider transfers money from the customer's account pursuant to the customer's instruction to another account; the payment where at least one party is located in a third country and which does not meet SEPA requirements.
Standing order E-invoice	The account provider makes regular transfers, on the instruction of the customer, in a fixed amount of money from the customer's account to another account where the invoice

	and payment instruction data were sent to the bank in the e-invoice format of Estonia and the e-invoice is displayed to the customer in the Internet bank.
Direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Cash withdrawal	The customer takes cash out of the customer's account.
Cash deposit	The customer deposits cash into the customer's account.
Internet banking agreement	Electronic payment channel offer that enables the customer to perform payment operations via the internet.